



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [UNITED COMMUNITY BANKS, INC.](#)

City/State [BLAIRSVILLE, GA](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [17,796,155](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UNITED COMMUNITY BANKS, INC.](#)

[125 HIGHWAY 515 EAST](#)

[BLAIRSVILLE, GA 30512](#)

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Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	15,406,287			12,678,361			12,319,473			11,011,840					
Net income (\$000)	164,091			185,720			166,111			67,821					
Number of BHCs in peer group	128			125			118			108					
	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.27	2.77	82	3.69	3.01	83	3.55	3.08	77	3.23	2.92	66			
+ Non-interest income	1.01	1.21	48	0.86	1.32	34	0.78	1.31	26	0.81	1.35	23			
- Overhead expense	2.41	2.57	50	2.54	2.69	45	2.49	2.71	38	2.42	2.72	35			
- Provision for credit losses	0.49	0.51	51	0.10	0.15	46	0.07	0.14	29	0.03	0.16	16			
+ Securities gains (losses)	0	0.02	50	-0.01	0.01	13	-0.02	0	11	0	0.01	42			
+ Other tax equivalent adjustments	0	0	10	0	0	42	0	0	81	0	0	12			
= Pretax net operating income (tax equivalent)	1.38	1.04	75	1.90	1.56	79	1.77	1.57	69	1.59	1.43	65			
Net operating income	1.07	0.81	73	1.46	1.19	80	1.35	1.24	63	0.62	0.89	27			
Net income	1.07	0.82	72	1.46	1.19	80	1.35	1.24	62	0.62	0.90	26			
Net income (Subchapter S adjusted)				1.18			1.17			1.42			0.99		
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.93	3.55	72	4.76	4.41	74	4.45	4.24	63	3.87	3.80	54			
Interest expense	0.40	0.52	37	0.72	1.08	23	0.55	0.86	23	0.33	0.60	21			
Net interest income (tax equivalent)	3.54	3.01	79	4.04	3.33	80	3.90	3.38	78	3.53	3.19	66			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.17	0.27	46	0.14	0.21	46	0.07	0.22	31	0.08	0.24	31			
Earnings coverage of net loan and lease losses (X)	15.54	22.91	58	20.61	24.40	61	36.70	21.75	79	29.40	19.67	78			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	1.58	29	0.70	0.83	38	0.73	0.90	33	0.76	0.98	33			
Allowance for loan and lease losses / Total loans and leases	1.19	1.55	30	0.70	0.81	40	0.73	0.89	34	0.76	0.96	33			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.54	0.71	41	0.40	0.57	34	0.30	0.61	15	0.35	0.72	18			
30-89 days past due loans and leases / Total loans and leases	0.18	0.39	24	0.22	0.43	26	0.29	0.44	35	0.31	0.47	33			
Liquidity and Funding															
Net noncore funding dependence	-10.90	3.20	12	-2.52	14.45	9	7.47	16.62	22	7.45	17.03	23			
Net short-term noncore funding dependence	-13.23	-4.76	19	-4.55	3.38	19	4.72	4.66	38	0.36	4.83	28			
Net loans and leases / Total assets	63.72	61.58	46	68.19	63.77	51	66.32	63.98	44	64.63	62.73	40			
Capitalization															
Tier 1 leverage ratio	9.28	9.13	55	10.34	9.76	66	9.61	9.71	47	9.44	9.53	51			
Holding company equity capital / Total assets	11.28	11.16	51	12.66	12.43	53	11.59	12.22	48	10.93	11.94	42			
Total equity capital (including minority interest) / Total assets	11.28	11.29	48	12.66	12.57	52	11.59	12.27	47	10.93	12.01	37			
Common equity tier 1 capital / Total risk-weighted assets	12.31	12.38	55	12.97	12.17	75	12.16	12.12	61	11.98	12.19	56			
Net loans and leases / Equity capital (X)	5.65	5.58	53	5.39	5.21	56	5.72	5.29	60	5.92	5.27	66			
Cash dividends / Net income	38.91	42.30	47	29.40	33.12	43	28.07	27.31	43	41.77	31.29	67			
Cash dividends / Net income (Subchapter S adjusted)				-0.65			-12.02			17.36			47.52		
Growth Rates															
Assets	37.76	16.68	92	2.72	9.26	26	5.43	7	53	11.32	8.28	73			
Equity capital	22.73	6.99	89	12.22	10.49	70	11.83	7.89	76	21.16	10.18	83			
Net loans and leases	28.72	9.07	88	5.61	9.10	49	8.19	7.89	65	11.91	9.38	72			
Noncore funding	26.30	-12.18	90	-49.84	6.59	0	-2.60	10.67	27	-18.28	5.59	21			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	14.64	13.56	67	11.90	13.04	65	13.34	13.37	67	7.36	12.69	50			
Equity investment in subsidiaries / Equity capital	101.11	102.81	41	110.97	103.22	84	104.76	103.10	62	107.05	102.10	74			
Cash from ops + noncash items + op expense / Op expense + dividends	217.27	147.24	81	56.15	190.27	8	281.10	174.91	85	250.83	148.20	86			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	489,176	468,965	414,634	312,855		4.31	119.11
Income from lease financing receivables.....	3,620	3,361	2,051	0		7.71	
Fully taxable income on loans and leases.....	489,725	469,176	415,022	311,644		4.38	120.64
Tax-exempt income on loans and leases.....	3,071	3,150	1,663	1,211		-2.51	136.59
Estimated tax benefit on income on loans and leases.....	1,053	1,080	576	771		-2.49	11.33
Income on loans and leases (tax equivalent).....	493,849	473,406	417,261	313,626		4.32	120.27
Investment interest income (tax equivalent).....	63,874	74,994	77,918	73,574		-14.83	17.28
Interest on balances due from depository institutions.....	1,711	2,148	1,594	784		-20.34	412.28
Interest income on other earning assets.....	614	1,094	1,635	1,722		-43.88	-24.10
Total interest income (tax equivalent).....	560,048	551,642	498,408	389,706		1.52	100.15
Interest on time deposits of \$250K or more	5,078	6,338	2,540	1,061		-19.88	
Interest on time deposits < \$250K.....	15,624	27,721	17,366	5,469		-43.64	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	21,069	32,799	19,636	10,532		-35.76	315.81
Interest on other borrowings and trading liabilities.....	8,261	10,905	16,476	16,555		-24.25	-32.75
Interest on subordinated debt and mandatory convertible securities	6,204	5,553	5,311	119		11.72	
Total interest expense.....	56,236	83,316	61,329	33,736		-32.50	166.42
Net interest income (tax equivalent).....	503,812	468,326	437,079	355,970		7.58	94.75
Non-interest income.....	155,337	108,788	96,656	89,064		42.79	117.02
Adjusted operating income (tax equivalent)	659,149	577,114	533,735	445,034		14.21	99.58
Overhead expense.....	371,492	321,613	306,756	266,570		15.51	74.28
Provision for credit losses.....	75,204	13,102	8,402	3,489			2335.36
Securities gains (losses)	748	-1,021	-1,914	41			-66.83
Other tax equivalent adjustments	-1	0	1	-1			
Pretax net operating income (tax equivalent).....	212,914	241,358	217,952	175,015		-11.78	83.09
Applicable income taxes	45,355	52,992	49,814	105,012		-14.41	4.42
Tax equivalent adjustments	3,468	2,646	2,027	2,182		31.07	171.57
Applicable income taxes (tax equivalent).....	48,823	55,638	51,841	107,194		-12.25	9.19
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	164,091	185,720	166,111	67,821		-11.65	129.25
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	164,091	185,720	166,111	67,821		-11.65	129.25
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	164,091	185,720	166,111	67,821		-11.65	129.25
Investment securities income (tax equivalent).....	63,874	74,994	77,918	73,574		-14.83	17.28
US Treasury and agency securities (excluding mortgage-backed securities)	3,387	3,539	3,260	3,247		-4.29	-8.58
Mortgage-backed securities	42,295	50,771	50,677	40,927		-16.69	44.02
All other securities	18,192	20,684	23,981	29,400		-12.05	-14.95
Cash dividends declared.....	63,843	54,601	46,628	28,330		16.93	328.79
Common	60,310	54,601	46,628	28,330		10.46	306.90
Preferred.....	3,533	0	0	0			5173.13

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.64	3.27	72	4.35	4	74	4.05	3.87	65	3.54	3.47	54			
Less: Interest expense	0.37	0.48	37	0.66	0.98	26	0.50	0.79	26	0.31	0.55	22			
Equals: Net interest income (tax equivalent)	3.27	2.77	82	3.69	3.01	83	3.55	3.08	77	3.23	2.92	66			
Plus: Non-interest income	1.01	1.21	48	0.86	1.32	34	0.78	1.31	26	0.81	1.35	23			
Equals: adjusted operating income (tax equivalent)	4.28	4.04	67	4.55	4.41	60	4.33	4.46	44	4.04	4.33	37			
Less: Overhead expense	2.41	2.57	50	2.54	2.69	45	2.49	2.71	38	2.42	2.72	35			
Less: Provision for credit losses	0.49	0.51	51	0.10	0.15	46	0.07	0.14	29	0.03	0.16	16			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0	0.02	50	-0.01	0.01	13	-0.02	0	11	0	0.01	45			
Plus: other tax equivalent adjustments	0	0	10	0	0	42	0	0	81	0	0	12			
Equals: Pretax net operating income (tax equivalent)	1.38	1.04	75	1.90	1.56	79	1.77	1.57	69	1.59	1.43	65			
Less: Applicable income taxes (tax equivalent)	0.32	0.23	75	0.44	0.36	76	0.42	0.33	77	0.97	0.55	91			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	1.07	0.81	73	1.46	1.19	80	1.35	1.24	63	0.62	0.89	27			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	1.07	0.82	72	1.46	1.19	80	1.35	1.24	62	0.62	0.90	26			
Memo: Net income (last four quarters)	1.07	0.82	72	1.46	1.19	79	1.35	1.24	62	0.62	0.91	25			
Net income—BHC and noncontrolling (minority) interest	1.07	0.83	72	1.46	1.20	80	1.35	1.25	61	0.62	0.91	24			
Margin Analysis															
Average earning assets / Average assets	92.40	92.32	52	91.43	91.05	55	90.91	91.48	43	91.49	91.61	44			
Average interest-bearing funds / Average assets	56.44	64.06	19	60.08	65.57	26	61.35	65.56	31	62.98	65.75	40			
Interest income (tax equivalent) / Average earning assets	3.93	3.55	72	4.76	4.41	74	4.45	4.24	63	3.87	3.80	54			
Interest expense / Average earning assets	0.40	0.52	37	0.72	1.08	23	0.55	0.86	23	0.33	0.60	21			
Net interest income (tax equivalent) / Average earning assets	3.54	3.01	79	4.04	3.33	80	3.90	3.38	78	3.53	3.19	66			
Yield or Cost															
Total loans and leases (tax equivalent)	4.68	4.27	74	5.42	5.09	75	5.09	4.95	71	4.37	4.52	46			
Interest-bearing bank balances	0.22	0.27	40	1.66	2.04	28	1.53	1.64	35	1.44	1.05	87			
Federal funds sold and reverse repos		0.68			2.44			2.17		0	1.41	3			
Trading assets	0	0.60	23		0.99			1.11			1.11				
Total earning assets	3.91	3.51	74	4.74	4.36	75	4.43	4.20	66	3.85	3.73	57			
Investment securities (tax equivalent)	2.32	2.25	57	2.79	2.76	54	2.73	2.68	56	2.64	2.47	67			
US Treasury and agency securities (excluding mortgage-backed securities)	1.65	1.75	52	2.26	2.32	54	1.96	2.05	47	1.96	1.62	77			
Mortgage-backed securities	2.27	2.05	68	2.75	2.61	68	2.48	2.50	50	2.23	2.23	56			
All other securities	2.31	3.24	15	3.60	4.06	43	3.60	4.20	45	3.56	3.66	51			
Interest-bearing deposits	0.49	0.53	50	0.93	1.10	37	0.58	0.81	30	0.28	0.49	23			
Time deposits of \$250K or more	1.52	1.42	58	2.03	1.96	53	1.15	1.44	25						
Time deposits < \$250K	1.01	1.36	20	1.60	1.82	33	1.05	1.29	33						
Other domestic deposits	0.32	0.36	48	0.63	0.93	27	0.39	0.67	24						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.25	0.62	16	2.50	1.86	79	1.94	1.51	67	1.20	0.94	69			
Other borrowed funds and trading liabilities	3.27	1.50	93	2.31	2.38	46	2.25	2.28	50	2.07	1.77	73			
All interest-bearing funds	0.65	0.74	46	1.09	1.49	27	0.81	1.19	24	0.49	0.82	22			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016							
Non-interest Income and Expenses															
Total non-interest income	155,337		108,788		96,656		89,064								
Fiduciary activities income	1,957		0		0		0								
Service charges on deposit accounts - domestic	19,489		22,971		23,211		21,211								
Trading revenue.....	6,725		0		0		0								
Investment banking fees and commissions.....	6,204		6,143		5,182		4,382								
Insurance activities revenue.....	2,776		1,592		1,334		259								
Venture capital revenue.....	0		0		0		0								
Net servicing fees	-1,804		2,318		3,361		3,146								
Net securitization income	0		0		0		0								
Net gains (losses) on sales of loans, OREO, other assets.....	72,120		31,387		24,847		25,357								
Other non-interest income.....	47,870		44,377		38,721		34,709								
Total overhead expenses	371,492		321,613		306,756		266,570								
Personnel expense.....	223,772		201,111		180,747		150,271								
Net occupancy expense.....	34,109		32,518		33,146		28,315								
Goodwill impairment losses	0		0		0		0								
Amortization expenses and impairment loss (other intangible assets).....	4,168		4,939		6,846		4,844								
Other operating expenses.....	109,443		83,045		86,017		83,140								
Fee income on mutual funds and annuities.....	6,220		6,150		5,191		4,400								
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0								
Number of equivalent employees	2,399		2,308		2,312		2,137								
Average personnel expense per employee.....	93.28		87.14		78.18		70.32								
Average assets per employee.....	6,421.96		5,493.22		5,328.49		5,152.94								
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	4	2.02	78	5.65	2.72	79	5.37	3.08	75	4.94	2.85	75			
Overhead expenses / Net Interest Income + non-interest income	56.66	62.28	31	55.98	61.29	30	57.69	60.88	31	60.19	63.61	33			
Percent of Average Assets															
Total overhead expense	2.41	2.57	50	2.54	2.69	45	2.49	2.71	38	2.42	2.72	35			
Personnel expense.....	1.45	1.30	66	1.59	1.41	68	1.47	1.44	52	1.36	1.42	45			
Net occupancy expense.....	0.22	0.26	27	0.26	0.28	37	0.27	0.28	48	0.26	0.29	38			
Other operating expenses.....	0.74	0.94	41	0.69	0.97	28	0.75	0.97	31	0.80	1	36			
Overhead less non-interest income	1.40	1.25	65	1.68	1.32	73	1.71	1.38	68	1.61	1.34	70			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56.36	61.82	31	55.73	60.64	30	57.47	60.37	34	59.90	62.73	35			
Personnel expense.....	33.95	32.36	56	34.85	32.39	61	33.86	32.51	54	33.77	32.93	52			
Net occupancy expense.....	5.17	6.58	27	5.63	6.52	32	6.21	6.48	41	6.36	6.70	40			
Other operating expenses.....	17.24	22.28	31	15.25	21.20	13	17.40	20.90	31	19.77	22.41	37			
Total non-interest income	23.57	28.83	41	18.85	29.23	28	18.11	28.50	26	20.01	31.08	26			
Fiduciary activities income	0.30	2.09	33	0	1.97	14	0	2.14	13	0	2.38	12			
Service charges on domestic deposit accounts	2.96	3.27	42	3.98	3.88	49	4.35	4.15	52	4.77	4.28	53			
Trading revenue.....	1.02	1.28	66	0	1.18	22	0	0.85	27	0	0.90	28			
Investment banking fees and commissions.....	0.94	2.46	39	1.06	3.54	37	0.97	3.42	38	0.98	3.62	35			
Insurance activities revenue.....	0.42	0.41	72	0.28	0.47	68	0.25	0.47	64	0.06	0.55	42			
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	-0.27	0.01	17	0.40	0.28	73	0.63	0.65	64	0.71	0.60	66			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	10.94	3.92	86	5.44	1.86	90	4.66	1.61	89	5.70	1.67	89			
Other non-interest income.....	7.26	9.65	42	7.69	10.04	44	7.25	9.86	42	7.80	10.77	38			
Overhead less non-interest income	32.79	31.93	48	36.88	31.06	61	39.36	31.46	74	39.89	31.19	80			
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.30	18.63	63	21.96	20.56	62	22.86	19.04	80	60	32.99	87			
Applicable income tax + TE / Pretax net operating income + TE	22.93	21.18	59	23.05	23.23	49	23.79	21.56	72	61.25	37.95	87			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	7,967,464	6,777,509	6,229,308	6,150,827			17.56	70.86
Commercial and industrial loans	3,302,874	1,904,224	1,781,874	1,084,527			73.45	358.18
Loans to individuals	144,282	126,828	328,440	484,364			13.76	-74.74
Loans to depository institutions and acceptances of other banks	0	0	0	0			-100.00	
Agricultural loans	6,418	7,196	4,343	2,820			-10.81	532.94
Other loans and leases	55,210	55,280	58,371	45,768			-0.13	-1.47
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	11,476,248	8,871,037	8,402,336	7,768,306			29.37	90.65
Less: Allowance for loan and lease losses	137,010	62,089	61,203	58,914			120.67	100.17
Net loans and leases	11,339,238	8,808,948	8,341,133	7,709,392			28.72	90.54
Debt securities that reprice or mature in over 1 year	2,706,142	1,955,873	2,581,517	2,542,408			38.36	30.14
Mutual funds and equity securities	1,687	1,973	1,076	57			-14.50	
Subtotal	14,047,067	10,766,794	10,923,726	10,251,857			30.47	74.92
Interest-bearing bank balances	1,370,911	286,282	91,883	103,855			378.87	888.13
Federal funds sold and reverse repos	0	0	0	0				
Debt securities that reprice or mature within 1 year	938,941	602,242	321,359	394,479			55.91	63.28
Trading assets	72,509	0	0	0				
Total earning assets	16,429,428	11,655,318	11,336,968	10,750,191			40.96	87.89
Non-interest-bearing cash and due from depository institutions	238,922	231,095	235,554	221,435			3.39	132.74
Premises, fixed assets, and leases	246,561	232,326	203,602	209,369			6.13	38.95
Other real estate owned	647	475	1,305	3,234			36.21	-86.75
Investment in unconsolidated subsidiaries	5,097	4,679	3,652	2,709			8.93	2898.24
Intangible and other assets	875,500	794,774	795,219	741,701			10.16	46.31
Total assets	17,796,155	12,918,667	12,576,300	11,928,639			37.76	84.84
Quarterly average assets	17,643,500	12,920,713	12,558,773	11,686,809			36.55	84.60
Average loans and leases (YTD)	10,558,427	8,740,533	8,203,584	7,169,442			20.80	92.99
Memoranda								
Loans held-for-sale	105,433	58,484	18,935	32,734			80.28	335.12
Loans not held-for-sale	11,370,815	8,812,553	8,383,401	7,735,572			29.03	89.66
Real estate loans secured by 1–4 family	2,349,445	2,095,627	2,025,462	2,025,387			12.11	42.24
Commercial real estate loans	5,574,583	4,622,142	4,141,036	4,018,499			20.61	88.97
Construction and land development	1,248,747	1,212,662	1,007,118	898,504			2.98	79.99
Multifamily	168,713	146,257	109,383	85,793			15.35	157.53
Nonfarm nonresidential	4,157,123	3,263,223	3,024,535	3,034,202			27.39	89.77
Real estate loans secured by farmland	43,436	59,740	62,810	106,941			-27.29	-29.44
Total investment securities	3,646,770	2,560,088	2,903,952	2,936,944			42.45	37.39
U.S. Treasury securities	128,072	154,618	149,307	121,113			-17.17	-24.09
US agency securities (excluding mortgage-backed securities)	163,547	5,420	29,095	30,724			2917.47	39.02
Municipal securities	473,997	271,970	302,492	269,245			74.28	357.56
Mortgage-backed securities	2,244,979	1,830,591	2,057,504	1,998,198			22.64	51.51
Asset-backed securities	562,721	92,425	165,314	211,254			508.84	27.73
Other debt securities	71,767	203,091	199,164	306,353			-64.66	-79.02
Mutual funds and equity securities	1,687	1,973	1,076	57			-14.50	
Available-for-sale securities	3,224,722	2,274,581	2,628,469	2,615,850			41.77	40.84
U.S. Treasury securities	128,072	154,618	149,307	121,113			-17.17	-24.09
US agency securities (excluding mortgage-backed securities)	152,972	5,420	29,095	30,724			2722.36	30.03
Municipal securities	276,274	226,490	233,941	197,286			21.98	565.19
Mortgage-backed securities	2,032,916	1,592,537	1,851,648	1,749,063			27.65	72.41
Asset-backed securities	562,721	92,425	165,314	211,254			508.84	27.73
Other debt securities	71,767	203,091	199,164	306,353			-64.66	-79.02
Mutual funds and equity securities	0	0	0	57				
Held-to-maturity securities appreciation (depreciation)	16,831	4,369	-5,603	180			285.24	634.66
Available-for-sale securities appreciation (depreciation)	72,611	33,974	-31,795	-7,881			113.73	
Structured notes, fair value	10,545	12,623	14,430	16,533			-16.46	-96.75
Pledged securities	1,113,756	917,849	925,232	1,042,326			21.34	-31.50

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	1,569,555	645,082	337,655	554,289		143.31	210.56
NOW, ATS and transaction accounts	846,130	416,631	250,382	305,482		103.09	348.39
Time deposits less brokered deposits) < \$250K.....	1,189,067	1,435,077	1,212,525	1,058,325		-17.14	
MMDA and other savings accounts	11,033,721	7,893,647	7,806,948	7,278,981		39.78	94.70
Other non-interest-bearing deposits.....	0	0					
Core deposits	14,638,473	10,390,437	9,607,510	9,197,077		40.88	106.31
Time deposits of \$250K or more	305,384	349,478	246,391	186,254		-12.62	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	0	0	0	50,000			-100.00
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	0	479	160,000	269,009		-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	183,441	106,078	139,368	319,877		72.93	14.65
Brokered deposits < \$250K	290,098	160,701	683,715	437,131		80.52	
Noncore funding	778,923	616,736	1,229,474	1,262,271		26.30	-44.12
Trading liabilities	24,631	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	143,515	128,147	127,821	36,311		11.99	2453.65
Other liabilities	203,084	147,655	153,942	129,645		37.54	77.22
Total liabilities.....	15,788,626	11,282,975	11,118,747	10,625,304		39.93	83.38
Equity Capital							
Perpetual preferred stock (including surplus).....	96,422	0	0	0			864.99
Common stock.....	86,675	79,014	89,978	86,663		9.70	10.75
Common surplus.....	1,649,853	1,508,132	1,499,583	1,451,814		9.40	28.26
Retained earnings.....	136,869	40,152	-90,419	-209,903		240.88	
Accumulated other comprehensive income	37,710	8,394	-41,589	-25,239		349.25	
Other equity capital components	0	0	0	0			
Total holding company equity capital.....	2,007,529	1,635,692	1,457,553	1,303,335		22.73	97.15
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	2,007,529	1,635,692	1,457,553	1,303,335		22.73	97.15
Total liabilities and capital	17,796,155	12,918,667	12,576,300	11,928,639		37.76	84.84
Memoranda							
Non-interest-bearing deposits.....	5,391,722	3,481,151	3,212,977	3,099,994		54.88	144.50
Interest-bearing deposits.....	9,842,233	7,419,465	7,324,639	6,720,468		32.65	73.36
Total deposits	15,233,955	10,900,616	10,537,616	9,820,462		39.75	93.26
Long-term debt that reprices within 1 year	64,857	49,736	0	0		30.40	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,635,692	1,457,553	1,303,334	1,075,735			
Accounting restatements.....	-3,529	-549	0	437			
Net income.....	164,091	185,720	166,111	67,821			
Net sale of new perpetual preferred stock.....	96,422	0	0	0			
Net sale of new common stock.....	-14,209	-2,416	821	450			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations.....	163,589	0	45,746	179,465			
Less: Dividends declared	63,843	54,601	46,628	28,330			
Change in other comprehensive income	29,316	49,985	-16,348	3,270			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	0	0	4,517	4,487			
Holding company equity capital, ending balance	2,007,529	1,635,692	1,457,553	1,303,335			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	44.77	36.22	68	52.46	37.78	71	49.53	37.19	68	51.56	35.54	77			
Commercial and industrial loans	18.56	13.52	75	14.74	12.02	65	14.17	12.85	58	9.09	12.62	35			
Loans to individuals	0.81	3.40	36	0.98	4.20	33	2.61	4.31	54	4.06	4.47	58			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25			
Agricultural loans.....	0.04	0.19	50	0.06	0.24	52	0.03	0.30	47	0.02	0.21	45			
Other loans and leases.....	0.31	4.63	6	0.43	5.01	6	0.46	5	5	0.38	5.10	8			
Net loans and leases.....	63.72	61.58	46	68.19	63.77	51	66.32	63.98	44	64.63	62.73	40			
Debt securities over 1 year.....	15.21	15.55	51	15.14	14.60	55	20.53	14.63	78	21.31	14.83	82			
Mutual funds and equity securities	0.01	0.05	41	0.02	0.06	46	0.01	0.06	41	0	0.06	22			
Subtotal	78.93	78.16	38	83.34	79.65	45	86.86	79.97	73	85.94	79.31	66			
Interest-bearing bank balances	7.70	7.51	54	2.22	3.06	53	0.73	3.04	22	0.87	3.46	19			
Federal funds sold and reverse repos	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	5.28	1.68	91	4.66	1.91	85	2.56	1.96	73	3.31	1.86	78			
Trading assets	0.41	1.01	52	0	1.19	15	0	1.33	15	0	1.34	15			
Total earning assets.....	92.32	91.05	63	90.22	89.53	57	90.15	89.74	55	90.12	89.84	51			
Non-interest cash and due from depository institutions.....	1.34	1.07	74	1.79	1.14	90	1.87	1.21	86	1.86	1.22	88			
Other real estate owned.....	0	0.02	27	0	0.03	23	0.01	0.04	28	0.03	0.05	44			
All other assets.....	6.34	7.82	33	7.99	9.27	34	7.98	8.98	37	8.02	8.86	40			
Memoranda															
Short-term investments	12.98	11.17	69	6.88	7.63	61	3.29	7.80	42	4.18	8.69	38			
U.S. Treasury securities.....	0.72	0.84	71	1.20	1.03	69	1.19	1.04	63	1.02	1.02	65			
US agency securities (excluding mortgage-backed securities)	0.92	0.63	72	0.04	0.54	32	0.23	0.69	52	0.26	0.75	53			
Municipal securities	2.66	1.69	69	2.11	1.34	71	2.41	1.62	67	2.26	1.60	67			
Mortgage-backed securities	12.61	11.75	53	14.17	11.44	68	16.36	11.13	79	16.75	11.06	81			
Asset-backed securities	3.16	0.32	94	0.72	0.28	80	1.31	0.33	84	1.77	0.30	90			
Other debt securities	0.40	0.42	62	1.57	0.39	88	1.58	0.41	88	2.57	0.38	92			
Loans held-for-sale.....	0.59	0.52	65	0.45	0.39	67	0.15	0.30	48	0.27	0.33	56			
Loans held for investment	63.89	61.72	47	68.22	63.50	51	66.66	63.93	43	64.85	62.63	44			
Real estate loans secured by 1–4 family	13.20	11.91	55	16.22	13.29	63	16.11	13.46	63	16.98	13.44	60			
Revolving	3.99	1.66	92	5.20	2.07	92	5.60	2.27	91	6.19	2.40	92			
Closed-end, secured by first liens	9.09	9.81	48	10.84	10.69	51	10.33	10.57	49	10.53	10.35	51			
Closed-end, secured by junior liens	0.12	0.22	41	0.19	0.28	48	0.18	0.31	43	0.26	0.34	52			
Commercial real estate loans	31.32	22.22	69	35.78	22.23	80	32.93	21.58	73	33.69	19.88	79			
Construction and land development.....	7.02	3.40	85	9.39	3.44	93	8.01	3.51	89	7.53	3.25	90			
Multifamily.....	0.95	3.12	23	1.13	3.01	28	0.87	2.72	29	0.72	2.54	27			
Nonfarm nonresidential	23.36	14.72	79	25.26	14.69	80	24.05	14.44	78	25.44	13.30	86			
Real estate loans secured by farmland.....	0.24	0.33	65	0.46	0.36	71	0.50	0.41	69	0.90	0.32	82			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	69.43	57.15	70	76.40	57.46	76	74.14	56.49	74	79.18	54.84	85			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	69.43	57.15	70	76.40	57.46	76	74.14	56.49	74	79.18	54.84	85			
Real estate loans secured by 1–4 family.....	20.47	19.43	51	23.62	20.75	59	24.11	21.10	59	26.07	21.45	61			
Revolving	6.19	2.64	92	7.57	3.15	92	8.38	3.50	93	9.51	3.77	93			
Closed-end.....	14.28	16.59	40	16.05	17.39	42	15.73	17.39	41	16.56	17.41	48			
Commercial real estate loans	48.57	34.63	77	52.10	33.52	86	49.28	32.14	82	51.73	29.99	88			
Construction and land development.....	10.88	5.26	87	13.67	5.09	94	11.99	5.20	90	11.57	4.90	91			
1–4 family.....	3.12	0.93	90	3.78	0.94	95	3.31	1.02	89	3.39	0.89	92			
Other.....	7.76	4.19	85	9.89	4.02	93	8.68	4.05	89	8.17	3.90	88			
Multifamily.....	1.47	4.96	17	1.65	4.69	23	1.30	4.10	25	1.10	3.84	22			
Nonfarm nonresidential	36.22	22.93	82	36.79	22.15	84	36	21.40	84	39.06	20.03	95			
Owner-occupied.....	16.97	7.68	92	17.97	7.72	92	18.03	8.03	91	22.46	7.58	97			
Other.....	19.25	14.95	63	18.82	14.34	68	17.96	13.38	64	16.60	12.45	66			
Real estate loans secured by farmland.....	0.38	0.54	64	0.67	0.55	71	0.75	0.63	72	1.38	0.51	83			
Loans to depository institutions and acceptances of other banks.....	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25			
Commercial and industrial loans	28.78	22.17	75	21.47	19.53	61	21.21	20.32	61	13.96	20.53	29			
Loans to individuals	1.26	6.13	34	1.43	7.13	31	3.91	7.36	51	6.24	7.61	58			
Credit card loans	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19			
Agricultural loans.....	0.06	0.32	46	0.08	0.37	52	0.05	0.46	47	0.04	0.33	44			
Other loans and leases.....	0.48	9.09	6	0.62	9.85	5	0.69	9.66	5	0.59	10.32	7			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	463.67	381.27	60	497.80	391.26	66	504.88	379.80	66	541.74	366.85	73			
Real estate loans secured by 1–4 family.....	136.73	125.03	54	153.92	138.18	56	164.16	137.84	60	178.39	138.55	64			
Revolving	41.33	17.42	91	49.32	21.26	90	57.04	23.33	91	65.06	25.05	90			
Closed-end.....	95.40	106.14	46	104.60	115.20	46	107.12	112.79	50	113.33	111.69	54			
Commercial real estate loans	324.42	234.65	72	339.49	229.44	74	335.63	219.72	75	353.93	204.45	82			
Construction and land development.....	72.67	35.62	84	89.07	34.95	91	81.63	35.36	89	79.14	32.91	92			
1–4 family.....	20.83	6.34	89	24.62	6.61	92	22.51	7.04	89	23.23	6.16	91			
Other.....	51.84	28.16	80	64.45	27.32	89	59.12	27.26	88	55.91	26.01	86			
Multifamily.....	9.82	32.74	21	10.74	31.04	27	8.87	27.85	29	7.56	25.95	24			
Nonfarm nonresidential	241.93	155.06	80	239.68	152.10	78	245.14	147.22	79	267.24	137.03	88			
Owner-occupied.....	113.34	52.37	90	117.08	53.07	90	122.81	54.89	91	153.64	51.62	97			
Other.....	128.59	100.54	61	122.60	97.41	63	122.33	91.80	63	113.60	84.09	66			
Real estate loans secured by farmland.....	2.53	3.44	65	4.39	3.60	69	5.09	4.02	72	9.42	3.31	81			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25			
Commercial and industrial loans	192.21	139.91	73	139.86	122.02	62	144.42	128.82	58	95.52	126.55	37			
Loans to individuals	8.40	37.47	35	9.32	43.51	31	26.62	42.67	53	42.66	44.83	59			
Credit card loans	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19			
Agricultural loans.....	0.37	1.88	50	0.53	2.18	51	0.35	2.72	48	0.25	1.88	47			
Other loans and leases.....	3.21	49.54	6	4.06	52.44	5	4.73	51.79	5	4.03	52.78	8			
Supplemental															
Non-owner occupied CRE loans / Gross loans	32.59	27.32	59	34.40	26.45	65	31.54	24.79	61	29.27	23.09	61			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	217.63	183.76	57	224.15	178.57	61	214.78	167.93	64	200.29	156.17	61			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	330.97	240.85	74	341.23	236.10	74	337.58	225.98	75	353.93	210.40	81			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	12.98	11.17	69	6.88	7.63	61	3.29	7.80	42	4.18	8.69	38			
Liquid assets	22.39	26.22	41	16.92	22.44	42	17.40	22.72	42	18.48	24.04	43			
Investment securities.....	20.49	17.85	62	19.82	16.99	64	23.09	17.27	78	24.62	17.35	81			
Net loans and leases.....	63.72	61.58	46	68.19	63.77	51	66.32	63.98	44	64.63	62.73	40			
Net loans, leases and standby letters of credit	63.90	62.48	44	68.36	64.84	50	66.53	65.07	37	64.86	63.89	37			
Core deposits	82.26	70.67	89	80.43	63.09	92	76.39	62.13	85	77.10	61.26	87			
Noncore funding	4.38	14.13	14	4.77	19.36	8	9.78	21.34	15	10.58	22.32	22			
Time deposits of \$250K or more	1.72	2.11	47	2.71	2.94	54	1.96	2.89	33	1.56	2.57	37			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos.....	0	1.47	10	0	1.94	9	0	1.97	7	0.42	2.23	25			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold).....	0	0.54	30	0	0.48	28	0	0.54	24	0.42	0.73	43			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0	1.24	7	0	3.01	7	1.27	3.67	31	2.26	3.96	40			
Earning assets that reprice within 1 year	44.10	39.38	59	41.96	39.29	57	36.38	40.29	36	37.18	41.61	35			
Interest-bearing liabilities that reprice within 1 year.....	7.95	8.20	62	13.12	10.19	77	13.64	10.01	75	8.88	8.46	62			
Long-term debt that reprices within 1 year	0.36	0.47	68	0.38	0.96	60	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	35.79	29.11	60	28.45	26.63	55	22.74	27.38	36	28.30	29.77	43			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-10.90	3.20	12	-2.52	14.45	9	7.47	16.62	22	7.45	17.03	23			
Net short-term noncore funding dependence	-13.23	-4.76	19	-4.55	3.38	19	4.72	4.66	38	0.36	4.83	28			
Short-term investment / Short-term noncore funding	511.79	184.19	91	222.68	77.77	88	44.50	66.46	52	93.11	74.86	71			
Liquid assets - short-term noncore funding / Nonliquid assets.....	25.58	28.18	54	16.65	16.97	56	12.13	16.04	51	17.17	18.16	56			
Net loans and leases / Total deposits	74.43	79.43	32	80.81	90.31	27	79.16	90.08	22	78.50	90.14	23			
Net loans and leases / Core deposits	77.46	88.34	29	84.78	103.93	20	86.82	105	19	83.82	105.65	20			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital.....	1.05	1.57	50	0.34	0.72	42	-0.48	-0.82	45	0.02	-0.31	71			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.53	4.31	61	2.61	1.36	79	-2.71	-1.98	32	-0.73	-0.77	55			
Structured notes appreciation (depreciation) / Tier 1 capital.....	0.03	0.02	73	0.03	0	90	0.01	-0.05	95	0.01	-0.08	81			
Percent of Investment Securities															
Held-to-maturity securities	11.53	11.38	60	11.08	12.67	56	9.45	16.19	45	10.93	15.76	51			
Available-for-sale securities	88.43	87.23	39	88.85	85.40	44	90.51	81.88	59	89.07	84.24	48			
U.S. Treasury securities.....	3.51	4.72	69	6.04	6.15	68	5.14	6.99	59	4.12	6.96	53			
US agency securities (excluding mortgage-backed securities)	4.48	4.01	71	0.21	3.49	31	1	4.02	44	1.05	4.42	45			
Municipal securities	13	9.83	68	10.62	7.75	68	10.42	9.16	60	9.17	9.31	56			
Mortgage-backed securities.....	61.56	66.64	41	71.50	67.43	50	70.85	65.45	54	68.04	65.34	51			
Asset-backed securities.....	15.43	1.91	93	3.61	1.66	77	5.69	2.05	82	7.19	1.74	87			
Other debt securities	1.97	3.01	53	7.93	2.94	84	6.86	2.79	81	10.43	2.57	87			
Mutual funds and equity securities	0.05	0.35	38	0.08	0.40	41	0.04	0.42	38	0	0.51	21			
Debt securities 1 year or less	25.75	10.55	85	23.52	11.86	83	11.07	11.91	61	13.43	11.79	64			
Debt securities 1 to 5 years	10.87	17.03	43	12.62	17.94	51	60.23	19.18	92	54.29	18.80	91			
Debt securities over 5 years.....	63.33	69.86	35	63.78	66.02	39	28.66	64.73	16	32.27	64.73	17			
Pledged securities	30.54	35.67	43	35.85	30.57	58	31.86	33.30	51	35.49	34.58	55			
Structured notes, fair value.....	0.29	0.02	92	0.49	0.03	92	0.50	0.04	91	0.56	0.03	91			
Percent Change from Prior Like Quarter															
Short-term investments	159.97	183.32	59	115.01	26.69	86	-17.08	6.77	17	-11.73	19.19	23			
Investment securities.....	42.45	23.62	79	-11.84	11.75	5	-1.12	9.42	28	6.32	8.45	53			
Core deposits	40.88	26.88	87	8.15	11.23	50	4.46	7.29	50	15.37	12.19	64			
Noncore funding	26.30	-12.18	90	-49.84	6.59	0	-2.60	10.67	27	-18.28	5.59	21			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	3,062,465	2,131,997	2,137,851	1,916,077	
Commit: Secured commercial real estate loans	1,229,147	920,854	965,946	830,676	
Commit: Unsecured real estate loans	26,587	10,929	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	31,748	22,533	25,447	28,075	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	18,845	16,423	17,366	48,812	
Credit derivatives - notional amount (holding company as beneficiary)	29,998	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	48,843	16,423	17,366	48,812	
Derivative Contracts					
Interest rate futures and forward contracts	320,997	110,585	45,162	53,598	
Written options contracts (interest rate)	323,060	185,862	128,867	38,908	
Purchased options contracts (interest rate)	173,965	112,424	91,051	244,059	
Interest rate swaps	3,018,379	2,043,979	1,955,936	1,502,409	
Futures and forward foreign exchange	0	0	0	610	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.21	22.01	40	16.50	23.52	28	17	24.05	31	16.06	24.03	25			
Standby letters of credit	0.18	0.71	15	0.17	0.84	18	0.20	0.92	14	0.24	0.96	19			
Commercial and similar letters of credit	0	0.02	20	0	0.02	17	0	0.02	17	0	0.03	14			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0.11	0.35	59	0.13	0.42	63	0.14	0.52	65	0.41	0.30	77			
Credit derivatives - notional amount (holding company as beneficiary)	0.17	0.30	68	0	0.52	27	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.27	0.30	79	0.13	0.45	76	0.14	0.69	78	0.41	0.59	81			
Derivative contracts	21.56	48.62	51	18.99	68.47	46	17.66	65.81	51	15.42	75.35	47			
Interest rate contracts	21.56	34.36	53	18.99	47.31	48	17.66	43.84	52	15.42	53.66	50			
Interest rate futures and forward contracts	1.80	6.21	65	0.86	10.67	60	0.36	11.40	52	0.45	13.82	52			
Written options contracts (interest rate)	1.82	2.18	65	1.44	2.47	69	1.02	2.16	65	0.33	2.60	44			
Purchased options contracts (interest rate)	0.98	1.46	72	0.87	2.65	65	0.72	2.32	64	2.05	2.37	74			
Interest rate swaps	16.96	20.83	55	15.82	28.86	53	15.55	26.74	57	12.59	25.60	49			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0.01	9.40	39			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0.01	4.53	41			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	29	42.82	39	24.39	45.53	26	26.06	44.93	30	26.73	46.60	31			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	3,836,401	2,452,850	2,221,016	1,839,584	
Interest rate contracts	3,836,401	2,452,850	2,221,016	1,838,974	
Foreign exchange contracts.....	0	0	0	610	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	320,997	110,585	45,162	54,208	
Written options	323,060	185,862	128,867	38,908	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	323,060	185,862	128,867	38,908	
Purchased options	173,965	112,424	91,051	244,059	
Exchange-traded.....	0	0	0	0	
Over-the-counter.....	173,965	112,424	91,051	244,059	
Swaps	3,018,379	2,043,979	1,955,936	1,502,409	
Held for trading.....	2,692,810	0	0	0	
Interest rate contracts	2,692,810	0	0	0	
Foreign exchange contracts.....	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded.....	1,143,591	2,452,850	2,221,016	1,839,584	
Interest rate contracts	1,143,591	2,452,850	2,221,016	1,838,974	
Foreign exchange contracts.....	0	0	0	610	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	3,589,028	2,299,689	2,115,720	1,853,738	
One year or less	444,319	200,557	127,672	82,057	
Over 1 year to 5 years	994,141	735,907	585,027	793,877	
Over 5 years	2,150,568	1,363,225	1,403,021	977,804	
Gross negative fair value (absolute value)	28,990	15,504	26,425	25,376	
Gross positive fair value.....	86,638	35,008	24,705	22,721	
Held for trading.....	72,509	0	0	0	
Non-traded.....	14,129	35,008	24,705	22,721	
Current credit exposure on risk-based capital derivative contracts	75,800	32,372	22,514	10,439	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	99.97	92.20	68			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0.03	3.53	38			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards	8.37	14.05	53	4.51	13.49	41	2.03	12.78	32	2.95	13.23	34			
Written options	8.42	8.18	61	7.58	5.91	69	5.80	6.60	61	2.12	6.68	40			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	8.42	7.73	64	7.58	5.10	73	5.80	5.49	64	2.12	5.27	45			
Purchased options	4.53	3.42	71	4.58	4.42	66	4.10	4.19	61	13.27	4.73	86			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	4.53	2.86	74	4.58	3.35	70	4.10	3.20	66	13.27	3.32	90			
Swaps	78.68	68.76	53	83.33	69.75	51	88.06	70.34	59	81.67	68.94	57			
Held for trading	70.19	43.53	56	0	44.16	18	0	46.31	18	0	46.32	17			
Interest rate contracts	70.19	36.62	71	0	37.24	18	0	38.40	18	0	37.84	17			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded	29.81	56.47	43	100	55.84	81	100	53.69	81	100	53.68	82			
Interest rate contracts	29.81	53.82	43	100	52.22	88	100	50.60	88	99.97	51.23	78			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0.03	0.60	65			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)	93.55	91.48	39	93.76	93.86	35	95.26	94.47	41	100.77	95.63	81			
One year or less	11.58	32.05	37	8.18	32.17	31	5.75	32.51	25	4.46	31.96	13			
Over 1 year to 5 years	25.91	27.06	52	30	30.45	53	26.34	31.16	41	43.16	31.85	68			
Over 5 years	56.06	29.56	78	55.58	28.09	79	63.17	28.71	82	53.15	29.43	75			
Gross negative fair value (absolute value)	0.76	1.55	38	0.63	0.83	47	1.19	0.72	84	1.38	0.69	91			
Gross positive fair value	2.26	2.23	54	1.43	1.19	63	1.11	0.85	75	1.24	0.71	88			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.07	38	0.01	0.06	46	0.02	0.06	61	0.02	0.06	62			
Gross positive fair value (X)	0.05	0.09	47	0.03	0.07	47	0.02	0.06	56	0.02	0.06	62			
Held for trading (X)	0.05	0.07	57	0	0.06	18	0	0.05	19	0	0.05	18			
Non-traded (X)	0.01	0.02	51	0.03	0.01	85	0.02	0.01	86	0.02	0.01	88			
Current credit exposure (X)	0.05	0.06	53	0.02	0.05	48	0.02	0.04	64	0.01	0.04	53			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.62	0.85	52	0.33	0.73	50	0.24	0.53	65	0.12	0.53	54			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	62,089	61,203	58,914	61,422	
Gross losses	32,394	18,017	13,158	12,203	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	14,079	5,801	7,045	6,206	
Net losses	18,315	12,216	6,113	5,997	
Provision for loan and lease losses	75,204	13,102	8,402	3,489	
Adjustments	18,032	0	0	0	
Ending balance	137,010	62,089	61,203	58,914	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.49	0.51	51	0.10	0.15	46	0.07	0.14	29	0.03	0.16	16			
Provision for loan and lease losses / Average loans and leases	0.71	0.82	47	0.15	0.24	41	0.10	0.24	26	0.05	0.28	17			
Provision for loan and lease losses / Net loan and lease losses	410.61	487.86	61	107.25	130.58	45	137.44	134.68	66	58.18	143.18	11			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.58	29	0.70	0.83	38	0.73	0.90	33	0.76	0.98	33			
Allowance for loan and lease losses / Total loans and leases	1.19	1.55	30	0.70	0.81	40	0.73	0.89	34	0.76	0.96	33			
Allowance for loan and lease losses / Net loans and leases losses (X)	7.48	11.58	52	5.08	8.03	52	10.01	7.54	76	9.82	8.39	74			
Allowance for loan and lease losses / Nonaccrual assets	222.42	299.17	46	175.68	218.72	57	257.40	214.03	71	247.52	178.03	78			
ALLL / 90+ days past due + nonaccrual loans and leases	222.42	244.34	52	169.95	151.73	68	243.55	160.51	78	222.80	136.22	82			
Gross loan and lease losses / Average loans and leases	0.31	0.34	57	0.21	0.28	47	0.16	0.30	35	0.17	0.33	36			
Recoveries / Average loans and leases	0.13	0.07	87	0.07	0.08	51	0.09	0.09	53	0.09	0.09	51			
Net losses / Average loans and leases	0.17	0.27	46	0.14	0.21	46	0.07	0.22	31	0.08	0.24	31			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	78.14	33.98	91	44.09	36.22	75	57.73	41.30	79	50.21	33.49	80			
Earnings coverage of net loan and lease losses (X)	15.54	22.91	58	20.61	24.40	61	36.70	21.75	79	29.40	19.67	78			
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.04	30	0.01	0.01	55	0.04	0.02	71	0.06	0.02	82			
Real estate loans secured by 1-4 family	-0.07	0.01	5	0.02	0.01	60	0.02	0.01	58	0.11	0.03	87			
Revolving	-0.08	0.01	14	0.07	0.02	73	0.11	0.03	75	0.13	0.09	66			
Closed-end	-0.06	0	6	-0.01	0	30	-0.03	0.01	15	0.10	0.02	87			
Commercial real estate loans	0.04	0.07	52	0.01	0.01	62	0.04	0.01	74	0.04	0.01	71			
Construction and land development	-0.03	0	21	-0.07	-0.01	15	-0.04	-0.03	28	-0.02	-0.02	37			
1-4 family	-0.01	0	16	0.01	0	94	-0.01	-0.01	20	0	0	30			
Other	-0.02	0	17	-0.08	-0.01	8	-0.03	-0.02	26	-0.02	-0.01	35			
Multifamily	0	0	58	0	0	56	0	0	58	0	-0.01	60			
Nonfarm nonresidential	0.06	0.11	52	0.04	0.02	72	0.06	0.02	80	0.05	0.03	71			
Owner-occupied	0.02	0.02	68	0.02	0.01	79	0.02	0.01	74	0.05	0.01	89			
Other	0.04	0.08	58	0.03	0.01	80	0.05	0.01	85	0	0.01	37			
Real estate loans secured by farmland	0.06	0.02	83	-0.07	0.01	5	0.73	0	97	0.09	0.01	86			
Commercial and industrial loans	0.47	0.47	59	0.47	0.37	71	0.07	0.31	17	-0.04	0.39	4			
Loans to individuals	0.96	1.13	57	1.54	1.17	69	0.69	1.16	44	0.54	1.25	31			
Credit card loans							3.11						2.92		
Agricultural loans	2.71	0.19	95	2.45	0.08	97	1.47	0.15	95	1.31	0.18	92			
Loans to foreign governments and institutions							0						0		
Other loans and leases	1.36	0.15	94	0.69	0.15	90	0.37	0.14	83	0	0.15	23			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases.....	20,370	19,763	24,772	23,717	
90+ days past due loans and leases	1	1,192	1,353	2,641	
Nonaccrual loans and leases.....	61,600	35,342	23,777	23,802	
Total past due and nonaccrual loans and leases.....	81,971	56,297	49,902	50,160	
Restructured 30–89 days past due	886	269	1,399	982	
Restructured 90+ days past due	0	0	310	0	
Restructured nonaccrual	20,587	8,247	7,093	5,502	
Total restructured loans and leases	21,473	8,516	8,802	6,484	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale.....	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	144	
Total past due and nonaccrual loans held for sale.....	0	0	0	144	
Restructured loans and leases in compliance	40,159	45,718	43,637	51,616	
Other real estate owned.....	647	475	1,305	3,234	
Other Assets					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual.....	0	0	0	0	
Total other assets past due and nonaccrual.....	0	0	0	0	
Percent of Loans and Leases					
30–89 days past due loans and leases.....	0.18	0.39	24	0.22	0.43
90+ days past due loans and leases	0	0.12	18	0.01	0.15
Nonaccrual loans and leases.....	0.54	0.66	44	0.40	0.51
90+ days past due and nonaccrual loans and leases.....	0.54	0.85	34	0.41	0.71
30–89 days past due restructured.....	0.01	0.01	61	0	0.01
90+ days past due restructured	0	0.01	29	0	0.01
Nonaccrual restructured.....	0.18	0.13	68	0.09	0.14
30–89 days past due loans held for sale	0	0	38	0	0
90+ days past due loans held for sale.....	0	0	41	0	0
Nonaccrual loans held for sale	0	0.01	38	0	0
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30–89 days past due assets	0.18	0.40	24	0.22	0.43
90+ days past due assets	0	0.12	17	0.01	0.15
Nonaccrual assets	0.54	0.67	43	0.40	0.53
30+ days past due and nonaccrual assets	0.71	1.29	28	0.63	1.19
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.35	0.52	34	0.28	0.44
90+ days past due and nonaccrual assets + other real estate owned	0.35	0.55	34	0.29	0.48
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.58	0.60	52	0.63	0.53
Allowance for loan and lease losses	75.39	66.66	69	131.75	115.41
Equity capital + allowance for loan and lease losses	4.82	4.97	53	4.82	4.28
Tier 1 capital + allowance for loan and lease losses	5.94	6.05	54	6.01	5.65
Loans and leases + other real estate owned	0.90	0.97	50	0.92	0.85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.19	0.39	29	0.20	0.38	26	0.21	0.42	25	0.31	0.44	37			
	90+ days past due		0	0.16	28	0.01	0.16	43	0.01	0.22	37	0.04	0.26	50			
	Nonaccrual.....		0.52	0.76	37	0.44	0.46	52	0.30	0.57	30	0.33	0.69	25			
Commercial and industrial	30–89 days past due		0.13	0.23	46	0.26	0.31	52	0.54	0.30	81	0.25	0.32	50			
	90+ days past due		0	0.03	16	0.01	0.05	47	0.01	0.05	50	0	0.05	22			
	Nonaccrual.....		0.60	0.75	44	0.27	0.83	23	0.21	0.76	17	0.19	0.93	17			
Individuals	30–89 days past due		0.32	0.83	23	0.62	0.83	38	0.47	0.84	28	0.45	0.97	27			
	90+ days past due		0	0.14	19	0.01	0.17	40	0.05	0.16	50	0.01	0.19	35			
	Nonaccrual.....		0.16	0.28	50	0.13	0.17	53	0.25	0.23	61	0.35	0.24	73			
Depository institution loans	30–89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0.05				
	Nonaccrual.....			0			0			0			0				
Agricultural	30–89 days past due		0	0.17	28	0.06	0.24	57	0	0.17	27	1.03	0.17	91			
	90+ days past due		0	0	44	0	0	42	0	0	43	1.17	0	98			
	Nonaccrual.....		0.34	0.49	65	2.50	0.67	87	0.69	0.75	65	0.82	0.96	70			
Foreign governments	30–89 days past due			0			0.07			0.01			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due		0.81	0.18	89	0.52	0.20	80	0.34	0.17	78	0	0.20	12			
	90+ days past due		0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual.....		0.33	0.15	79	0.50	0.13	88	0.64	0.14	88	0	0.10	18			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Memoranda																
1–4 family	30–89 days past due	0.42	0.65	38	0.38	0.67	28	0.44	0.71	33	0.65	0.74	46			
	90+ days past due	0	0.33	32	0.01	0.31	39	0.04	0.46	39	0.02	0.49	37			
	Nonaccrual	0.83	0.89	57	0.74	0.73	58	0.56	0.86	40	0.61	0.97	39			
Revolving	30–89 days past due	0.31	0.48	39	0.29	0.45	32	0.36	0.50	36	0.47	0.61	40			
	90+ days past due	0	0.03	61	0	0.05	50	0	0.05	25	0	0.07	22			
	Nonaccrual	0.35	1.13	24	0.51	1	40	0.34	1.17	25	0.27	1.17	25			
Closed-end	30–89 days past due	0.47	0.65	46	0.43	0.70	35	0.47	0.75	39	0.75	0.79	52			
	90+ days past due	0	0.38	17	0.02	0.35	43	0.06	0.53	46	0.04	0.57	42			
	Nonaccrual	1.03	0.87	67	0.85	0.70	67	0.68	0.84	46	0.80	0.96	51			
Junior lien	30–89 days past due	0.02	0.02	64	0.01	0.02	39	0.02	0.03	52	0.03	0.03	51			
	90+ days past due	0	0	32	0	0	62	0	0	51	0	0	53			
	Nonaccrual	0	0.04	21	0.01	0.04	32	0.01	0.06	28	0.01	0.07	30			
Commercial real estate	30–89 days past due	0.09	0.26	38	0.12	0.18	43	0.10	0.17	33	0.13	0.18	41			
	90+ days past due	0	0.02	23	0.01	0.03	58	0	0.03	48	0.03	0.04	66			
	Nonaccrual	0.39	0.62	42	0.28	0.23	68	0.17	0.28	40	0.19	0.34	37			
Construction and development	30–89 days past due	0.08	0.28	43	0.20	0.28	60	0.08	0.21	40	0.17	0.23	55			
	90+ days past due	0	0.01	35	0.03	0.02	79	0.01	0.02	70	0.11	0.03	85			
	Nonaccrual	0.18	0.41	55	0.27	0.20	77	0.09	0.19	49	0.12	0.24	46			
1–4 family	30–89 days past due	0.02	0.03	60	0.04	0.06	61	0.06	0.06	65	0.11	0.07	74			
	90+ days past due	0	0	42	0	0	41	0	0	87	0	0	40			
	Nonaccrual	0.01	0.03	62	0.08	0.02	86	0.03	0.02	71	0.04	0.03	72			
Other	30–89 days past due	0.06	0.22	51	0.16	0.20	68	0.02	0.13	40	0.06	0.13	53			
	90+ days past due	0	0	40	0.03	0.01	83	0.01	0.02	73	0.11	0.02	88			
	Nonaccrual	0.17	0.35	61	0.19	0.17	72	0.06	0.15	49	0.08	0.18	47			
Multifamily	30–89 days past due	0	0.09	22	0	0.08	19	0.05	0.10	59	0	0.07	21			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0	0.11	20	0	0.05	21	0.13	0.08	75	0	0.10	16			
Nonfarm non-residential	30–89 days past due	0.10	0.23	45	0.10	0.14	44	0.11	0.17	38	0.12	0.17	41			
	90+ days past due	0	0.02	26	0.01	0.03	52	0	0.03	48	0.01	0.04	51			
	Nonaccrual	0.46	0.80	41	0.30	0.28	60	0.21	0.30	43	0.22	0.38	36			
Owner Occupied	30–89 days past due	0.04	0.07	50	0.09	0.07	65	0.09	0.09	54	0.09	0.07	64			
	90+ days past due	0	0	33	0.01	0.01	64	0	0.01	54	0.01	0.02	62			
	Nonaccrual	0.16	0.27	36	0.28	0.16	75	0.19	0.17	63	0.16	0.21	46			
Other	30–89 days past due	0.06	0.14	51	0.01	0.07	26	0.02	0.07	41	0.03	0.09	33			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	50			
	Nonaccrual	0.30	0.44	49	0.02	0.10	29	0.01	0.13	20	0.06	0.14	37			
Farmland	30–89 days past due	0	0.11	30	0.22	0.23	64	0.74	0.25	84	0.54	0.27	75			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0.74	0.06	93			
	Nonaccrual	0.82	1.13	59	1.27	0.84	71	0.44	1.23	55	0	1.07	21			
Credit card	30–89 days past due		0.95			1.19			1.22			1.08				
	90+ days past due		0.63			0.78			0.73			0.75				
	Nonaccrual		0.05			0.11			0.09			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,736,528	1,587,146	1,589,561	1,538,477											
Retained earnings	158,716	40,152	-90,419	-209,903											
Accumulated other comprehensive income (AOCI)	37,710	8,394	-41,589	-25,239											
Common equity tier 1 minority interest	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	1,932,954	1,635,692	1,457,553	1,303,335											
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	388,494	352,150	350,787	274,593											
Accumulated other comprehensive income-related adjustments	37,710	8,394	-41,589	-25,241											
Other deductions from common equity tier 1 capital	0	0	0	0											
Subtotal:	1,506,750	1,275,148	1,148,355	1,053,983											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0											
Common equity tier 1 capital	1,506,750	1,275,148	1,148,355	1,053,983											
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	96,422	24,250	24,250	31,450											
Non-qualifying capital instruments	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0											
Additional tier 1 capital before deductions	96,422	24,250	24,250	31,450											
Less: Additional tier 1 capital deductions	0	0	0	8,968											
Additional tier 1 capital	96,422	24,250	24,250	22,482											
Tier 1 Capital	1,603,172	1,299,398	1,172,605	1,076,465											
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	111,357	111,625	11,500											
Non-qualifying capital instruments	148,443	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	102,753	65,547	64,613	61,226											
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				0											
Tier 2 capital before deductions	251,196	176,904	176,238	72,726											
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0											
Tier 2 capital	251,196	176,904	176,238	72,726											
Exited advanced approach tier 2 capital															
Total capital	1,854,368	1,476,302	1,348,843	1,149,191											
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	17,665,347	12,920,713	12,558,773	11,686,809											
Less: Deductions from common equity tier 1 capital	388,494	352,150	350,787	283,561											
Less: Other deductions	0	0	0	0											
Total assets for leverage ratio	17,276,853	12,568,563	12,207,986	11,403,248											
Total risk-weighted assets	12,240,440	9,834,051	9,441,622	8,797,387											
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.31	12.35	55	12.97	12.11	75	12.16	12.09	61	11.98	12.16	56			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	13.10	13.08	57	13.21	12.78	66	12.42	12.85	52	12.24	12.95	48			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	15.15	15.23	55	15.01	14.36	69	14.29	14.45	62	13.06	14.63	29			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	9.28	9.13	55	10.34	9.76	66	9.61	9.71	47	9.44	9.53	51			
Supplementary leverage ratio, advanced approaches HCs					7.41			7.31			6.58				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		3,196			2,817			1,060			0						13.45	
Total property and casualty assets		3,196			2,817			1,060			0						13.45	
Reinsurance recoverables (P/C)																		
Total life and health assets		0			0			0			0							
Reinsurance recoverables (L/H)											0							
Separate account assets (L/H)		0			0			0			0							
Total insurance underwriting equity		2,819			1,739			787			0						62.10	
Total property and casualty equity		2,819			1,739			787			0						62.10	
Total life and health equity		0			0			0			0							
Total insurance underwriting net income		1,079			946			588			0						14.06	
Total property and casualty		1,079			946			588			0						14.06	
Total life and health		0			0			0			0							
Claims and claims adjusted expense reserves (P/C)		380			286			273			0						32.87	
Unearned premiums (P/C)		0			0			0			0							
Policyholder benefit and contractholder funds (L/H)		0			0			0			0							
Separate account liabilities (L/H)		0			0			0			0							
Insurance activities revenue		2,776			1,592			1,334			259						74.37	1071.31
Other insurance activities income		1,094			116			270			259						843.10	361.60
Insurance and reinsurance underwriting income		1,682			1,476			1,064			0						13.96	
Premiums		1,682			1,476			1,064			0						13.96	
Credit related insurance underwriting		1,682			1,476			1,064			0						13.96	
Other insurance underwriting		0			0			0			0							
Insurance benefits, losses, expenses		1,100			530			476			0						107.55	
Net assets of insurance underwriting subsidiaries		0			0													
Life insurance assets		201,968			202,664			192,616			188,969						-0.34	91.45
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	BHC	0.02	Peer # 1	0	89	0.02	Peer # 1	0.01	85	0.01	0.01	78	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	BHC	100	53.67	76	100	51.47	79	100	56.12	78			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	BHC	0	46.33	23	0	48.53	20	0	43.88	21			47.77					
Separate account assets (L/H) / Total life assets	BHC		11.24			7.26			8.53				2.52					
Insurance activities revenue / Adjusted operating income	BHC	0.42	Peer # 1	0.41	72	0.28	Peer # 1	0.47	68	0.25	0.47	64	0.06	0.55	42			
Premium income / Insurance activities revenue	BHC	60.59	Peer # 1	2.84	94	92.71	Peer # 1	7.32	92	79.76	4.86	94	0	4.64	36			
Credit related premium income / Total premium income	BHC	100	38.23	81	100	34.91	83	100	44.54	78			43.04					
Other premium income / Total premium income	BHC	0	61.77	18	0	65.09	16	0	55.46	21			56.96					
Insurance underwriting net income / Consolidated net income	BHC	0.66	Peer # 1	0.03	93	0.51	Peer # 1	0.08	89	0.35	0.08	89	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)	BHC	38.28	Peer # 1	15.59	84	54.40	Peer # 1	19.86	85	74.71	15.64	95		5.74				
Insurance net income (L/H) / Equity (L/H)	BHC					3.62			5.13				1.99			-2.99		
Insurance benefits, losses, expenses / Insurance premiums	BHC	65.40	Peer # 1	447.82	50	35.91	Peer # 1	233.61	33	44.74	160.49	23			127.33			
Reinsurance recovery (P/C) / Total assets (P/C)	BHC	0	Peer # 1	0.07	47	0	Peer # 1	0.15	42	0	0.17	43		0.48				
Reinsurance recovery (L/H) / Total assets (L/H)	BHC							0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	BHC	0	Peer # 1	0	44	0	Peer # 1	0	42	0	42	0	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	BHC	11.61	Peer # 1	11.03	49	14.89	Peer # 1	11.51	65	15.61	10.22	70	16.64	9.84	73			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	BHC					0			0									
Net assets of broker-dealer subsidiaries / Consolidated assets	BHC	0	Peer # 1	0.75	37	0	Peer # 1	1.39	34	0	1.79	34	0	1.54	32			

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Yield: Foreign loans		0.87			1.25			1.17			1.08				
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		-2.40			22.48			7.24			21.19				
Total selected assets.....		2.04			12.40			3.24			21.86				
Deposits		3.46			10.36			5			-0.77				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.02	0.01	0.01	0	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commcial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	163,513	14,990	171,917	113,844		990.81	2015.85
Dividends	150,000	0	161,500	103,200			
Interest	493	269	160	163		83.27	393.00
Management and service fees	13,020	14,721	10,257	10,481		-11.55	70.69
Other income	0	0	0	0			
Income from nonbank subsidiaries	20	4,687	895	29		-99.57	-99.43
Dividends	20	4,687	895	29		-99.57	-99.43
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	163,533	19,677	172,812	113,873		731.09	1356.47
Securities gains (losses)	0	0	0	0			
Other operating income	294	99	22	0		196.97	
Total operating income	163,827	19,776	172,834	113,873		728.41	1359.09
Operating Expenses							
Personnel expenses	13,084	14,754	11,151	10,433		-11.32	59.93
Interest expense	13,135	10,279	10,050	9,179		27.78	67.86
Other expenses	3,332	4,420	5,246	4,721		-24.62	-39.90
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	29,551	29,453	26,447	24,333		0.33	37.13
Income (loss) before taxes	133,990	-9,697	146,417	89,540			
Applicable income taxes (credit)	-2,681	-8,711	-1,640	-1,447			
Extraordinary items				0			
Income before undistributed income of subsidiaries	136,671	-986	148,057	90,987			
Equity in undistributed income of subsidiaries	27,419	186,708	18,054	-23,167		-85.31	-65.81
Bank subsidiaries	27,419	190,505	18,025	-23,807		-85.61	-66.98
Nonbank subsidiaries	0	-3,797	29	640			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	164,090	185,722	166,111	67,820		-11.65	129.25
Memoranda							
Bank net income	177,419	190,505	179,525	79,393		-6.87	113.64
Nonbank net income	20	890	924	669		-97.75	-96.90
Subsidiary holding companies' net income	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		2,032,433	86.35	1,814,414	96.74	1,522,402	89.84	1,390,490				12.02	82.69
Common and preferred stock		2,028,965	86.21	1,814,414	96.74	1,522,402	89.84	1,390,490				11.82	82.38
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		3,468	0.15	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		752	0.03	752	0.04	4,549	0.27	4,744				0.00	-68.14
Common and preferred stock		752	0.03	752	0.04	4,549	0.27	4,744				0.00	-68.14
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0	0	0	0		
Securities		8,052	0.34	5,515	0.29	2,590	0.15	57				46.00	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		288,012	12.24	29,548	1.58	145,669	8.60	26,054				874.73	472.16
Cash and due from unrelated depository institution		1,231	0.05	2,947	0.16	0	0	0				-58.23	
Premises, furnishings, fixtures and equipment		815	0.03	888	0.05	987	0.06	700				-8.22	1498.04
Intangible assets		0	0	0	0	0	0	0					
Other assets		22,326	0.95	21,444	1.14	18,311	1.08	19,820				4.11	-32.06
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0					
Total assets		2,353,621	100.00	1,875,508	100.00	1,694,508	100.00	1,441,865				25.49	96.45
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0					
Securities sold (repos)		0	0	0	0	0	0	0					
Commercial paper		0	0	0	0	0	0	0					
Other borrowings 1 year or less		0	0	0	0	0	0	0					
Borrowings with maturity over 1 year		183,441	7.79	84,517	4.51	84,372	4.98	84,234				117.05	14.65
Subordinated notes and debentures		110,411	4.69	110,194	5.88	110,121	6.50	11,639				0.20	
Other liabilities		34,018	1.45	27,153	1.45	24,762	1.46	17,986				25.28	139.53
Balance due to subsidiaries and related institutions		18,222	0.77	17,953	0.96	17,700	1.04	24,672				1.50	224.23
Total liabilities		346,092	14.70	239,817	12.79	236,955	13.98	138,531				44.32	92.46
Equity Capital		2,007,529	85.30	1,635,691	87.21	1,457,553	86.02	1,303,334				22.73	97.15
Perpetual preferred stock (income surplus)		96,422	4.10	0	0	0	0	0					864.99
Common stock		86,675	3.68	79,014	4.21	89,978	5.31	86,663				9.70	10.75
Common surplus		1,649,853	70.10	1,508,131	80.41	1,499,583	88.50	1,451,814				9.40	28.26
Retained earnings		136,869	5.82	40,152	2.14	-90,419	-5.34	-209,903				240.88	
Accumulated other comprehensive income		37,710	1.60	8,394	0.45	-41,589	-2.45	-25,240				349.25	
Other equity capital components		0	0	0	0	0	0	0					
Total liabilities and equity capital		2,353,621	100.00	1,875,508	100.00	1,694,508	100.00	1,441,865				25.49	96.45
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries		18,222	0.77	17,953	0.96	17,700	1.04	24,672				1.50	224.23
Notes payable to subsidiaries that issued TPS		17,470	0.74	17,201	0.92	16,948	1	23,696				1.56	220.55
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	9.01	7.29	68	11.94	9.68	73	12.04	10.40	69	5.75	7.61	31			
Bank net income / Average equity investment in banks	9.56	7.45	71	11.33	10.51	65	11.91	11.19	62	6.34	8.74	29			
Nonbank net income / Average equity investment in nonbanks	2.66	9.75	37	26.96	7.89	90	20.80	7.10	86	16.03	4.73	87			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	108.12	88.16	72	102.58	82.22	50	108.08	82.56	82	117.06	80.64	89			
Nonbank net income / Parent net income	0.01	3.59	28	0.48	5.93	44	0.56	3.78	48	0.99	7.76	51			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	17.24	20.06	65	14.66	20.43	60	16.26	20.88	61	10.63	19.94	46			
Total debt / Equity capital	14.64	14.41	66	11.90	14.31	65	13.34	14.69	63	7.36	13.95	50			
Total debt + notes payable to subs that issued TPS / Equity capital	15.51	16.67	64	12.96	16.36	61	14.51	17.10	62	9.17	16.10	48			
Total debt + Loans guaranteed for affiliate / Equity capital	14.64	14.68	66	11.90	14.56	64	13.34	15.14	62	7.36	14.35	50			
Total debt / Equity capital – excess over fair value	14.64	14.52	66	11.90	14.51	65	13.34	14.81	63	7.36	14.10	50			
Long-term debt / Equity capital	14.64	13.56	67	11.90	13.04	65	13.34	13.37	67	7.36	12.69	50			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	89.88	34.67	94	83.13	28.44	93	72.79	28.63	87	26.92	26.93	53			
Double Leverage															
Equity investment in subs / Equity capital	101.11	102.81	41	110.97	103.22	84	104.76	103.10	62	107.05	102.10	74			
Total investment in subs / Equity capital	101.28	110.16	30	110.97	111.07	71	104.76	112.48	46	107.05	111.30	54			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.14	0.47	41	0.97	0.36	78	0.42	0.35	58	1.36	0.52	76			
Equity investment in subs – equity cap / Net income-div (X)	0.22	1.82	10	1.37	1.22	63	0.58	1.22	31	2.33	2.64	60			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	186.81	136.59	79	45.12	177.68	5	247.16	162.34	84	228.79	141.81	84			
Cash from ops + noncash items + op expense / Op expense + dividend	217.27	147.24	81	56.15	190.27	8	281.10	174.91	85	250.83	148.20	86			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	387.74	134.08	96	-25.36	116.34	4	266.55	103.19	95	90.63	92.33	36			
Pretax operating income + interest expense / Interest expense	1,120.10	2,016.32	54	5.66	1,968.54	4	1,556.89	2,898.75	60	1,075.49	1,909.25	58			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,056.12	1,539.23	58	16.46	1,632.83	2	1,329.36	1,369.37	62	953.49	1,547.94	52			
Dividends + interest from subsidiaries / Interest expense + dividends	195.53	150.43	75	7.64	210.80	1	286.80	188.90	81	275.65	172.51	79			
Fees + other income from subsidiaries / Salary + other expenses	79.31	13.95	92	76.78	16.52	90	62.55	16.08	86	69.16	16.39	87			
Net income / Current part of long-term debt + preferred dividends (X)	46.44	35.64	82		57.11			33.93			24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	9.33	3.85	82	-1.94	2.64	12	7.64	2.61	79	1.68	3.24	46			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	2.66	14	0	5.62	12	0	5.50	12	0	5.68	12			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	46.71	81.10	26		57.84		31.49	57.26	24	31.14	68.72	23			
Dividends declared / Net income	38.91	42.29	47	29.40	33.08	43	28.07	27.33	43	41.77	31.29	67			
Net income – dividends / Average equity.....	5.51	4.14	67	8.43	6.46	77	8.66	7.33	69	3.35	5.03	33			
Percent of Dividends Paid															
Dividends from bank subsidiaries	234.95	132.17	80	0	178.13	9	346.36	157.73	86	364.28	130.71	94			
Dividends from nonbank subsidiaries	0.03	3.41	49	8.58	7.53	77	1.92	7.13	70	0.10	12.57	46			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	234.98	174.85	75	8.58	260.40	5	348.28	215.26	82	364.38	196.35	86			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	84.55	60.28	73	0	66.55	4	89.96	60.71	82	129.99	59	96			
Interest income from bank subsidiaries.....	0.28	0.36	68	0.14	0.54	64	0.09	0.52	61	0.21	0.76	59			
Management and service fees from bank subsidiaries	7.34	1.47	86	7.73	1.55	85	5.71	1.88	81	13.20	2.98	86			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	92.16	62.88	74	7.87	69.36	9	95.76	63.43	80	143.39	62.82	93			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	56.39	72	526.63	82.95	91	96.86	51.40	74	4.33	102.35	34			
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24			
Management and service fees from nonbank subsidiaries	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries	100	79.84	64	526.63	150.41	87	96.86	99.33	54	4.33	165.35	18			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	91.56	69.76	46	0	67.32	10	93.44	65.18	55	90.63	59.17	60			
Interest income from bank subsidiaries.....	0.30	0.63	69	1.36	0.80	77	0.09	0.92	57	0.14	0.94	54			
Management and service fees from bank subsidiaries	7.95	1.87	85	74.44	1.81	99	5.93	2.01	82	9.20	2.17	84			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	99.81	82.20	77	75.80	78.80	27	99.47	74.20	68	99.97	69.23	89			
Dividends from nonbank subsidiaries	0.01	1.95	48	23.70	2.65	92	0.52	2.57	65	0.03	2.65	46			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	0.01	4.70	34	23.70	7.29	84	0.52	7.64	52	0.03	9.99	26			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt	6.20	27.08	38	9.22	28.33	46	9.10	26.53	46	25.73	39.18	66			